IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Paul SIDIKMAN, et al.   Group Art Unit: To Be Assigned

Serial No. Continuation of USSN   Examiner: To Be Assigned
08/483,710

Filed: January 12, 1998

For: METHOD AND SYSTEM FOR PROVIDING INTEGRATED
       BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH
       CUSTOMER ACTIVATED TERMINALS

Assistant Commissioner For Patents
Washington, D.C. 20231

PRELIMINARY AMENDMENT

Sir:

Prior to initial examination, please amend the above-identified application as follows:

Please cancel all pending claims without prejudice or disclaimer.

Please add new claims 22-41 as follows.

22. (NEW)   A method for a user at an automatic teller machine to obtain securities information and transactions, comprising the steps of:

the user accessing the automatic teller machine;

the automatic teller machine prompting the user with an option to perform securities functions;

the user selecting the option to perform securities functions;

the user selecting a securities function from the securities function group;

if the user selects the securities function of obtain information, automatically prompting the user to select one information type from the information type group of holdings, stock quotes, symbol directory, and activity and orders;

the user selecting an information type from the information type group; and

providing to the user information for the selected information type;

if the user selects one securities function from the securities function group of buy securities and sell securities, automatically determining whether the user has established a linked brokerage account;

if the user has established a linked brokerage account, automatically determining whether the user has multiple brokerage accounts;

if the user does not have multiple brokerage accounts, automatically presenting the user with a portfolio profile message;

automatically determining whether a broker system is available;

if a broker system is available, automatically determining whether trading is enabled; and

performing the trading request for enabled trading.

23. (NEW) The method of claim 22, further comprising the steps of:

automatically prompting the user as to whether the user has previously accessed securities functions;

indicating whether the user has previously accessed securities functions; and

if the user has not previously accessed securities functions, automatically providing to the user securities disclosure information.

24. (NEW) The method of claim 22 wherein the step of providing to the user information for the selected information type further includes the steps of:

if the user selects one from the information type group of holdings, stock quotes, and symbol directory, automatically determining whether the user has established a linked brokerage account;

> if the user has established a linked brokerage account, automatically determining whether the user has multiple brokerage accounts;

> if the user does not have multiple brokerage accounts, automatically presenting the user with a portfolio profile message;

automatically determining whether a broker system is available; and

automatically proceeding with obtaining information from an available broker system for the selected information type.

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23. (NEW)   The method of claim 22 wherein the step of providing to the user information for the selected information type further includes the steps of:

if the user selects the information type option of activities and orders, automatically prompting the user to select one activities and orders selection from the activities and orders group of open orders, trades awaiting settlement, and recent activity;

the user selecting an activities and orders selection;

automatically determining whether the user has established a linked brokerage account;

if the user has established a linked brokerage account, automatically determining whether the user has multiple brokerage accounts;

> if the user does not have multiple brokerage accounts, automatically presenting the user with a portfolio profile message;

automatically determining whether a broker system is available;

automatically proceeding with obtaining information from an available broker system on the activities and orders selection.

26. (NEW)   The method of claim 25 wherein step of automatically proceeding with obtaining information from an available broker system on the activities and orders selection further includes the steps of:

if the activities and orders selection is open orders, automatically determining whether any orders are open;

if orders are open, automatically presenting the user with information on the open orders; and

if no orders are open, automatically informing the user that no orders are open.

27. (NEW).   The method of claim 25 wherein step of automatically proceeding with obtaining information from an available broker system on the activities and orders selection further includes the steps of:

if the activities and orders selection is trades awaiting settlement, automatically determining whether any trades are awaiting settlement;

if any trades are awaiting settlement, automatically presenting the user with information on the trades awaiting settlement; and

if no trades are awaiting settlement, automatically informing the user that no trades are awaiting settlement.

28. (NEW)   The method of claim 25 wherein step of automatically proceeding with obtaining information from an available broker system on the activities and orders selection further includes the steps of:

if the activities and orders selection is recent activity, automatically determining whether there is any recent activity;

if there is any recent activity, automatically presenting the user with the recent activity;
and

if there is no recent activity, automatically informing the user that there is no recent
activity.

29. (NEW)   The method of claim 22 further comprising the step of:

if the user has not established a linked brokerage account, automatically prompting the
user to select a securities function from the securities function group of obtain information,
buy securities, and sell securities.

30. (NEW)   The method of claim 22 further comprising the steps of:

if the user has multiple brokerage accounts, automatically applying an account
resolver; and

automatically presenting the user with a portfolio profile message for the selected
account.

31. (NEW)   The method of claim 22 further comprising the step of:

if a broker system is not available, automatically informing the user that trading is not
available.

32. (NEW)   The method of claim 22 further comprising the step of:

if trading is not enabled, automatically informing the user that trading is not available.

33. (NEW)   The method of claim 22 wherein, if the user selects the securities
function of buy securities, the step of performing the trading request further includes the steps
of:

automatically prompting the user to select a security;

selecting a security;

automatically prompting a user as to whether to display the quote for the selected security;

indicating whether to display the quote for the selected security;

automatically determining whether trading is suspended;

automatically determining whether the selected security is tradable on the automatic teller machine; and

automatically proceeding with the buy request for tradeable securities.

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34. (NEW)   The method of claim 33 wherein the step of automatically proceeding with the buy request for tradeable securities further includes the steps of:

automatically prompting the user to select a number of shares to buy;

selecting a number of shares to buy;

automatically prompting the user to select one from the purchase method group of limit price and market price;

the user selecting a purchase method;

if the user selects the purchase method of limit price, automatically determining whether the limit price is at least the minimum required price;

automatically determining whether the fluctuation of the security is at least the minimum fluctuation;

automatically determining whether a minimum percentage of funds are available for purchase of securities;

automatically prompting the user to determine whether the purchase price is acceptable;

indicating whether the purchase price is acceptable; and

if the purchase price is acceptable, automatically completing the buy request.

35. (NEW)   The method of claim 34 wherein the step of automatically completing the buy request further includes the steps of:

automatically prompting the user to specify the parameters of the purchase method selected;

specifying the parameters of the purchase method selected;

automatically prompting the user to select a purchase service option;

selecting a purchase service option;

automatically recapping the buy request;

automatically confirming the buy request; and

automatically placing the order.

36. (NEW)   The method of claim 22 wherein, if the user selects the securities function of sell securities, the step of performing the trading request further includes the steps of:

automatically presenting the user with a salable portfolio;

automatically determining whether a salable security is available;

automatically prompting the user to select a security;

selecting a security;

automatically prompting a user as to whether to display the quote for the selected security;

indicating whether to display the quote for the selected security;

automatically presenting the user with a possible duplicate summary;

automatically prompting the user to select a number of shares of salable securities to sell;

selecting a number of salable securities to sell; and

automatically proceeding with the sell request.

37. (NEW)   The method of claim 36 wherein the step of automatically proceeding with the sell request further includes the steps of:

automatically determining whether the price of the selected security is at least the minimum required price;

automatically determining whether at least the minimum number of shares selected for sale are selected;

automatically determining whether at least the number of shares selected for sale are held by the user;

automatically prompting the user to select one from the purchase method group of limit price and market price;

the user selecting a purchase method;

if the user selects the purchase method of limit price, automatically determining whether the limit price is at least the minimum required price;

automatically determining whether the fluctuation of the security is at least the minimum fluctuation;

automatically prompting the user to determine whether the sell price is acceptable;

indicating whether the sell price is acceptable; and

if the sell price is acceptable, automatically completing the sell request.

38. (NEW)   The method of claim 37 wherein the step of automatically completing the sell request further includes the steps of:

automatically prompting the user to select a sell service option;

selecting a service option;

automatically recapping the sell request;

automatically confirming the sell request; and

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